

Introduction

Nonfinancial Section

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Introduction

What It Does

The MA Handbook helps you determine eligibility for the Medical Assistance program.

Follow the handbook's instructions step by step; your results should be correct. With an understanding of MA policy and procedure, you can process most applications, reviews, and changes rapidly. Only with complex cases will you find it necessary to follow each step of the handbook.

The handbook is useful for training workers because it provides a structured approach to the MA program's content.

What It Doesn't Do

The handbook's units are not designed to be read straight through. When you process a case, you will usually be instructed to skip steps and even entire units.

Also, administrative procedures and policies outside of eligibility decisions, such as fair hearings and accounting, are in other manuals.

Organization

The handbook covers 2 general topics: (1) nonfinancial, and (2) financial eligibility. The handbook's units and appendixes deal with these topics in detail.

Nonfinancial

The units in the nonfinancial section help you decide if:

1. Anyone in the household is eligible for an MA extension (MA Extension Unit).
2. A household meets enough eligibility requirements to begin the eligibility determination process (Initial Unit, Individual Unit).
3. Anyone is under an MA sanction (Sanctions Unit).
4. The persons in the household meet the nonfinancial requirements of AFDC or SSI. In order to have MA, they must be nonfinancially eligible for either AFDC or SSI. (AFDC-Related Unit, SSI-Related Unit).
5. A person's financial resources will be counted together with those of other AFDC-related persons or with those of other SSI-related persons (AFDC-Related Fiscal Group, SSI-Related Fiscal Group).

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Financial

In the financial units you calculate the assistance group's assets and income. Then you compare the group's assets and income to the asset and income limits that are appropriate to the group's size. This determines if the group is financially eligible.

The fiscal group's assets and income are first tested against the categorically needy limits. If either assets or income are too great, the group is tested against the medically needy limits. There are differences in benefits between categorically and medically needy MA.

AFDC-related groups and SSI-related groups each have different asset and income levels for establishing categorically and medically needy eligibility. The AFDC-related levels are in Appendix 30.4.0 and 30.4.1. The SSI-related levels are in Appendix 30.5.0.

There are 2 kinds of AFDC-related fiscal groups, Healthy Start and Non-Healthy Start. If there is a pregnant woman or a child born after 9-30-83 in the group, it is a Healthy Start group. If there is not, it is a Non-Healthy Start group. A Non-Healthy Start group has both an asset test and an income test (30.4.0). A Healthy Start group has only an income test (30.4.1).

When an AFDC-related fiscal group fails its group financial test, the persons in the group are tested again as individuals. Non-Healthy Start persons are tested for both assets and income (30.8.0). Healthy Start persons are tested only for income (26.3.2.1; 26.3.2.2).

Units

The nonfinancial and financial topics are divided into units with labeled tabs. Units consist mostly of questions that require a "yes" or "no" answer.

Some units have a preface and instructions before the flow of questions. The preface tells you what the unit does. The instructions tell you who to process in that unit, and what Worksheets to use.

Words in the preface with specific meanings are in **boldface**. An appendix number or other reference follows the boldfaced word. The definition or explanation of the boldfaced word is in that reference.

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Units (cont.)

Each unit page has 3 columns:

1. The center column contains questions that must be answered either “yes” or “no”. When a question has 2 conditions joined by:
 - a. The word "and," both conditions must be met to answer "yes."
 - b. The word "or," only one condition must be met to answer "yes." When neither condition is met, answer "no."
2. The left-hand column contains references where you can find the definitions and explanations of the **bold-faced** words in the center column.
3. The right-hand column contains screen references to CARES.

Appendix

The appendix contains the MA policies that guide your “yes” or “no” answers in the Units.

The appendixes have a multilevel numbering system:

- 1st Level = Appendix number (for example, 11.0.0).
- 2nd Level = Section number (for example, 11.6.0).
- 3rd Level = Subsection number (for example, 11.6.4).
- 4th Level = Paragraph number (for example, 11.6.4.1).

Appendix Index

At the end of the appendix there is an index to appendix topics.

Worksheets

Two worksheets accompany the flow of questions and statements that you will follow in testing for nonfinancial eligibility. The worksheets are:

1. The MA Extensions Worksheet
2. The MA Nonfinancial Worksheet

Introduction

Worksheets (cont.)

There are 4 worksheets for determining financial eligibility. You will use 1 of the following 4, depending upon the nature of the case:

1. AFDC-Related Determination Worksheet (DES-3043). For AFDC-Related cases.
2. OBD-Related Determination Worksheet (EA-IM-335Z-2). For SSI-Related cases.
3. Institution Determination Worksheet (EA-IM-335Z-3). For persons residing in or entering an institution.
4. MA Waiver Eligibility and Cost Sharing Worksheet (DCS-919). For community waiver applicants.

In addition to these worksheets, there are others for use in special situations:

Dependent Care Worksheet. Use this in connection with the Employment Expenses Unit.

Blind or Disabled Minor Worksheet. Use this in connection with the Blind or Disabled Minor Unit.

Asset Assessment Worksheet & Income Allocation Worksheet. Use these in connection with the spousal impoverishment calculations in appendix 23.0.0.

These worksheets are located at the end of the handbook, right before the Abbreviations section.

Abbreviations

Abbreviations are major space savers (compare **nonlegally responsible relative** and **NLRR**). For the abbreviations used in the handbook, see the Abbreviations section at the back of the handbook.

General Policies

The following are general policy and procedural statements that you should know before you begin the eligibility determination process.

Anyone May Apply

Anyone may request MA. At the intake interview, enter information into CARES about every member of the household, even household members who are not requesting MA.

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Process on the Same
Application

With the exceptions of the "Process Separately" section below, process everyone living in the same household on the same application.

Unless you have verified the relationship, assume that a male who is living in the home but not married to the mother of the minor applicant is not the minor's father. If the relationship isn't verified, answer all questions in the handbook about him as if he isn't part of the assistance group.

Process Separately

Process the following persons separately on CARES:

1. Institutionalized persons (10.4.0). But when both members of a married couple are applying for community waivers (25.0.0), put them both on the same application.
2. Minor wards of unrelated legal guardians. This is because the unrelated guardian:
 - a. Isn't financially responsible for the minor, and
 - b. Cannot become eligible along with the minor on this application.

If the legal guardian is related as an NLRR (3.2.3), follow the instructions in the paragraph "Mixed Family + NLRR Child".

All guardians, unrelated and related, must sign the application (IMM I-A-18.0.0).

3. Minors or 18 year olds who are living in licensed foster or group homes, or in licensed child care institutions. These cases are not on CARES. Process them manually on a separate application.
4. Minor parents (and their children) when all of the following conditions are true:
 - a. The minor **parent** (3.1.15) has a child(ren) who is living in the household.
 - b. The other parent of the minor parent's child(ren) is not living in the home; and
 - c. The minor parent has been married.

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Process Separately (cont.)

5. Minor parents [and their child(ren) in common and the nonmarital parent of the child(ren) in common] where all of the following conditions are true:
 - a. The minor parent has a child(ren) who is living in the household;
 - b. The other parent of the minor parent's child(ren) is also living in the household; and
 - c. The minor parent and the other parent of the child in common are not married to each other.

A Different Agency
Processes These
Applications

A different agency processes applications from the following persons:

- a. Katie Beckett persons.
- b. After care persons.
- c. Subsidized adoption persons.
- d. SSI recipients.

Payment Month

A payment month is any month for which a client receives an AFDC check, Food Stamps, or an MA ID card based on income received during an income month and processed during a process month.

Before you begin a determination, you must decide which month you're determining eligibility for. This is called the "payment month". Once you know the payment month, answer all questions with respect to that month. Don't change the payment month until you have completed the determination.

Refusal to Provide
Information

If a person refuses to provide information necessary to determine his/her eligibility, the person for whom MA is requested may be found **ineligible** for MA.

Who To Test

Each set of unit instructions tells you who to test in that unit.

When we say "don't test" someone in a unit, we mean don't ask the questions in this unit of this person; but at the same time, don't ignore their presence when you answer these questions for other household members. This happens most often for MA extension recipients and AFDC recipients.

Introduction

Still Eligible

Until you are told that a person is ineligible in this determination, consider that person still eligible.

An ineligible person may be eligible if s/he applies for MA on his/her own behalf on a separate application. Therefore, it's important to remember that a finding of "not eligible" in some instances may only mean "not eligible in this determination."

Military Service

When a parent or **stepparent** (3.1.12) is absent because s/he is in military service:

1. Consider him/her as temporarily absent.
2. Answer all nonfinancial eligibility questions as if s/her were in the home.
3. Do not include him/her when determining the size of the MA fiscal test group.
4. Do not count his/her assets or income.
5. Count any contribution from him/her to the fiscal group as unearned income.

MA Extensions

The MA Extensions Unit determines who is eligible for an MA extension and for how long. This unit then sends you forward to complete a determination in the rest of the handbook. This happens for two reasons:

1. Because in a household where some persons are on an MA extension, the kind of determination you do can make a difference in the level of benefits a household member will receive.

Example. A person addition occurs in a household where some members are receiving an MA extension. The eligibility of the MA extension recipients is not affected. But their presence can affect the added person's eligibility. Since we must process them in the same fiscal group with the added person, we have to continue past the MA Extensions Unit.

2. Because a person who has a medically needy extension and who then becomes categorically needy during the extension is entitled to the categorically needy level of eligibility.

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AFDC Recipients

Use the Eligibility/Review Date Unit to determine the beginning eligibility date for these persons.

Mixture of AFDC & SSI
Relatedness

When there's a mixture of AFDC and SSI-relatedness in the same family, apply the AFDC eligibility requirements first. For example, one spouse may be 65 or blind or disabled, while the other spouse and the child(ren) are nonfinancially eligible for AFDC. In this case, apply the AFDC requirements. If there's no minor child(ren) in the application, use the SSI requirements.

When SSI-related adults are caring for a minor or an 18 year old or a **dependent 18 year old** (4.6.0) for whom they have no legal responsibility (but do have a proper care-taker relationship for AFDC), process the adults according to AFDC requirements. If the SSI-related adult caretaker and spouse fail because of earned income, process them again using SSI requirements.

If the SSI-related adult caretakers elect to be processed as SSI-related, process them as if the child(ren) isn't present. Process each child for whom they have no legal responsibility separately as an assistance group of one in the Financial Section.

Mixed Family + NLRR Child

If testing the group's combined assets or income results in any eligibility that is less than categorically needy for all MA Only applicants, they can choose 1 of these following alternatives:

1. Each MA Only applicant can be tested separately as a separate assistance group.

If the **NLRR child** (3.1.7) fails the regular MA categorically needy test again, take him/her to the Individually Based Eligibility Unit.

2. Accept medically needy eligibility for all MA Only applicants, or
3. Accept an MA deductible.

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Processing a Stepchild
or 3rd Generation Child

Federal regulations do not allow deeming of a stepparent's or grandparent's assets or income to a **stepchild** (3.1.6) or 3rd generation child who is applying for MA Only. To determine the countable assets and income of a step-child or 3rd generation child, go to Appendix 16.0.0. If the stepchild or 3rd generation child fails a regular MA or Healthy Start test, take him/her to the Individually-Based Eligibility Unit.

MA Deductible

When an SSI- or AFDC-related fiscal group fails the medically needy income test and excess income is the only reason, calculate an **MA deductible**. Medical expenses for services and goods received by a group's members can be counted against the MA deductible. See Appendix 20.0.0.

Children in Foster
or Group Homes

When you determine the financial eligibility of a foster child, use only the child's own income and assets.

60-Day Extended
Eligibility

A woman whose pregnancy ends while she is eligible for MA stays eligible for at least 60 days after the last day of her pregnancy. Discontinue her eligibility, if not otherwise MA eligible, at the end of the month in which the 60th day occurs.

She is entitled to MA through at least this date, even if she becomes eligible as categorically needy or medically needy in the meantime. However, if she moves to another state during the 60 days after her pregnancy ends, her eligibility for MA under the extension ceases.

Backdating

A person may be eligible for retroactive coverage back to the 1st of the month, 3 months prior to the month of application if s/he meets all eligibility factors for those 3 months.

Applicants who are ineligible in the month of application may still be eligible for retroactive coverage back to the 1st of the month, 3 months prior to the month of application, if they were eligible during those months.

If a woman was pregnant before the date of application, certify her either the 1st of the month, 3 months prior to the month of application, or the date on which the pregnancy began, whichever is more recent.

Introduction

**Description of
Handbook Units**

These are general statements of what each nonfinancial unit does. For more specific statements, and for exceptions, go to the unit.

Introduction

- Tells the purpose of the handbook.
- Describes how the handbook is organized.
- States the general policies of MA eligibility determination.

MA Extensions

- Sets and ends MA Extensions.

Initial

- Checks basic administrative requirements.

Individual

- Does most individual tests.

Sanctions

- Makes strikers ineligible.
- Sanctions persons when there's a refusal to cooperate with child support.

AFDC-Related

- Finds out which eligible household members are AFDC-related.

SSI-Related

- Finds out which eligible household members are SSI-related.

AFDC-Related Fiscal Group

- Forms AFDC-related fiscal groups.

SSI-Related Fiscal Group

- Forms SSI-related fiscal groups.

Unemployed Parent

- Tests the primary wage earner (PWE).